

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re:

ETHEL MELTON

Case No. 09-24619

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/07/2009.
- 2) The plan was confirmed on 09/18/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/07/2010.
- 5) The case was dismissed on 01/07/2011.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,950.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$7,154.25
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:**

**\$7,154.25**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$292.57
Court Costs	\$0.00
Trustee Expenses & Compensation	\$390.86
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$683.43**

Attorney fees paid and disclosed by debtor: \$1,175.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALVERNO CLINICAL LAB	Unsecured	769.00	NA	NA	0.00	0.00
AUDIT SYSTEMS INC	Unsecured	726.92	NA	NA	0.00	0.00
CCA	Unsecured	486.25	NA	NA	0.00	0.00
CHRIS METCALF	Unsecured	535.00	NA	NA	0.00	0.00
CITY OF NAPERVILLE	Unsecured	250.00	NA	NA	0.00	0.00
COLLECTION SERVICES CENTER	Unsecured	75.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	200.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	423.00	NA	NA	0.00	0.00
DEPENDON COLLECTION SERVICE	Unsecured	187.00	NA	NA	0.00	0.00
ELITE RECOVERY ACQUISITIONS	Unsecured	NA	892.37	892.37	0.00	0.00
HARRIS BANK CONSUMER LOAN CT	Secured	14,280.00	14,280.00	14,280.00	2,457.28	690.06
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	5,335.00	2,500.00	2,500.00	0.00	0.00
ILLINOIS COLLECTION SERVICE	Unsecured	96.00	NA	NA	0.00	0.00
ILLINOIS TOLLWAY	Unsecured	6,300.00	2,977.70	2,977.70	0.00	0.00
KIRK EYE CENTER	Unsecured	60.00	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT	Unsecured	779.00	790.70	790.70	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	934.00	934.00	934.00	0.00	0.00
NATIONWIDE CREDIT & COLLECTION	Unsecured	125.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	193.00	NA	NA	0.00	0.00
NORTH STAR CAPITAL ACQUISITION	Unsecured	NA	1,097.72	1,097.72	0.00	0.00
PARAGON WAY INC	Unsecured	670.50	670.50	670.50	0.00	0.00
PCC COMMUNITY WELLNESS CTR	Unsecured	10.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	820.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	814.48	786.99	786.99	0.00	0.00
PROGRESSIVE INSURANCE	Unsecured	241.00	NA	NA	0.00	0.00
SUBURBAN RADIOLISTS	Unsecured	42.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	NA	380.87	380.87	0.00	0.00
TORRES CREDIT SERVICES	Unsecured	156.00	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL ACCEPTN	Secured	8,650.00	8,650.00	8,650.00	2,938.60	384.88
WEST ASSET MANAGEMENT	Unsecured	110.00	NA	NA	0.00	0.00
WEST SUBURBAN PROFESSIONAL	Unsecured	66.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,930.00	\$5,395.88	\$1,074.94
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$22,930.00</b>	<b>\$5,395.88</b>	<b>\$1,074.94</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$11,030.85</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>			
Expenses of Administration		<u>\$683.43</u>	
Disbursements to Creditors		<u>\$6,470.82</u>	
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$7,154.25</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/23/2011

By: /s/ Glenn Stearns

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.